

SSA

公共福利

Social Security Allowance Scheme

Provides a monthly allowance to Hong Kong residents who are 65 years of age or above or who are severely disabled

Old Age Allowance, Normal Disability Allowance, Higher Disability Allowance, Old Age Living Allowance, Guangdong Scheme and Fujian Scheme

February 2025

Introduction

This pamphlet explains the main features of the Social Security Allowance Scheme which includes Old Age Allowance, Normal Disability Allowance, Higher Disability Allowance, Old Age Living Allowance, Guangdong Scheme and Fujian Scheme.

The Scheme is non-contributory. Old Age Allowance and Disability Allowance are designed to provide a monthly allowance to Hong Kong residents who are 70 years of age or above or who are severely disabled to meet their special needs arising from old age or disability respectively. Old Age Living Allowance is to provide a special allowance per month to supplement the living expenses of Hong Kong residents aged 65 or above who are in need of financial support. Guangdong Scheme and Fujian Scheme comprise Old Age Allowance and Old Age Living Allowance respectively to provide monthly allowance for eligible Hong Kong residents who choose to reside in Guangdong (only applicable to Guangdong Scheme) or Fujian (only applicable to Fujian Scheme).

Applicants of Disability Allowance and Old Age Allowance (including Old Age Allowance under Guangdong Scheme and Fujian Scheme) under the Scheme are not required to go through a means test.

Eligibility Criteria

A person is eligible for an allowance under the Scheme if he/she:

(a) satisfies the following residence requirements:

- (1) he/she must have been a Hong Kong resident for at least seven years; and
- (2) he/she must have resided in Hong Kong continuously for at least one year immediately before the date of application (absence from Hong Kong up to a maximum of 90 days during the one-year period is treated as residence in Hong Kong).

Note:

- (i) Persons whose presence in Hong Kong is unlawful or persons who are permitted to stay in Hong Kong for a purpose other than residence (for example, imported workers or visitors) are excluded from the Scheme.
- (ii) Hong Kong residents aged below 18 applying for Disability Allowance are exempted from the residence requirements in (1) and (2) above.
- (iii) In determining whether an applicant has resided in Hong Kong continuously for at least one year immediately before the date of application, consideration can be given to disregarding absences arising from full-time study (for Disability Allowance applicants only) or paid work outside Hong Kong during the one-year period, subject to there being sufficient documentary proof. Where an applicant has been absent from Hong Kong for more than 90 days during the one-year period because of the need to receive medical treatment outside Hong Kong, the Director of Social Welfare can consider exercising his discretion to disregard the absences exceeding the 90-day limit, subject to the reason for and evidence of receiving medical treatment outside Hong Kong being established.
- (iv) Absence from Hong Kong means leaving Hong Kong for the Mainland, Macao or overseas countries/territories.

(b) continues to reside in Hong Kong (only applicable to Old Age Allowance/Disability Allowance/Old Age Living Allowance)/Guangdong (only applicable to Guangdong Scheme)/Fujian (only applicable to Fujian Scheme) during receipt of payment;

(see "Permissible Limit of Absence from Hong Kong/Guangdong/Fujian during Receipt of Allowance" on pages 8 and 9)

(c) is not in receipt of any other allowance under the Scheme or assistance under the Comprehensive Social Security Assistance (CSSA) Scheme;

(d) is not being detained in legal custody or admitted to a penal institution; and

(e) fulfils the following eligibility criteria required by the individual allowance:

(1) Old Age Allowance

- he/she is aged 70 or above.

(2) Normal Disability Allowance

- he/she is certified by the Director of Health or the Chief Executive, Hospital Authority to be severely disabled (see definition of “severely disabled” at Annex 1 on page 11); and
- his/her disabling condition will persist for at least 6 months.

(3) Higher Disability Allowance

- in addition to meeting the eligibility criteria for Normal Disability Allowance above, he/she must be certified by the Director of Health or the Chief Executive, Hospital Authority to be in need of constant attendance from others in his/her daily life; and
- he/she is not receiving care in residential institutions subsidised by the government (including subsidised places in subvented/contract homes and residential care homes under various bought place schemes) or all public hospitals and institutions under the Hospital Authority, or boarding in special schools under the Education Bureau.

Note:

- (i) A Disability Allowance applicant staying in a private hospital might be considered by his/her attending registered medical practitioner unsuitable to be brought to any of the public hospitals/clinics for medical assessment. Under this exceptional circumstance, the Social Welfare Department (SWD) can accept the medical assessment made by the attending registered medical practitioner of the private hospital subject to meeting other prescribed conditions. For details, please contact the social security field unit concerned.
- (ii) If a Higher Disability Allowance applicant has been admitted into the above residential institutions/public hospitals and institutions for receiving care or special schools under the Education Bureau for boarding service at the time of application, he/she will only be given Normal Disability Allowance. As for existing Higher Disability Allowance recipient, his/her allowance will be adjusted to Normal Disability Allowance if he/she has been admitted into residential institutions/public hospitals and institutions for receiving care or special schools under the Education Bureau for boarding service for more than 29 days.

(4) Old Age Living Allowance

- he/she is aged 65 or above; and
- he/she and/or his/her spouse/cohabiting partner (if applicable) ^{see note (i) on page 5} has/have a monthly income and assets not exceeding the prescribed limits.

(5) Guangdong Scheme

- he/she chooses to reside in Guangdong;
- if he/she is an authorised public rental housing tenant in Hong Kong, he/she is required to surrender his/her public rental housing unit or delete his/her name from the tenancy before leaving Hong Kong; and
- he/she fulfils the following eligibility criteria for Old Age Allowance/Old Age Living Allowance:
 - (i) Old Age Allowance
 - he/she is aged 70 or above.
 - (ii) Old Age Living Allowance
 - he/she is aged 65 or above; and
 - he/she and/or his/her spouse/cohabiting partner (if applicable) ^{see note (i) on page 5} has/have a monthly income and assets not exceeding the prescribed limits.

(6) Fujian Scheme

- he/she chooses to reside in Fujian;
- if he/she is an authorised public rental housing tenant in Hong Kong, he/she is required to surrender his/her public rental housing unit or delete his/her name from the tenancy before leaving Hong Kong; and
- he/she fulfils the following eligibility criteria for Old Age Allowance/Old Age Living Allowance:
 - (i) Old Age Allowance
 - he/she is aged 70 or above.
 - (ii) Old Age Living Allowance
 - he/she is aged 65 or above; and
 - he/she and/or his/her spouse/cohabiting partner (if applicable) ^{see note (i) on page 5} has/have a monthly income and assets not exceeding the prescribed limits.

“Pamphlet on Guangdong Scheme and Fujian Scheme”, which provides more detailed information on the schemes, is available for public reference.

Note:

- (i) If an applicant's marital status is "Never Married", "Separated", "Divorced" or "Widowed", he/she is only required to provide his/her personal particulars and information on his/her own income and assets. If an applicant's marital status is "Married" or "Cohabiting*", the applicant is required to provide his/her spouse's/cohabiting partner's personal particulars and information on income and assets.

[*Only applicable to cases where the applicant (i) is currently living with a cohabiting partner in the same household; (ii) is living on shared resources with the cohabiting partner; and (iii) agrees to provide the personal and financial information of the cohabiting partner to the SWD, regardless of whether the applicant's cohabiting partner is/is not currently receiving the Old Age Living Allowance/other allowance. Such application will be subject to the means test assessment based on the "Financial Resource Limits for Married Couples". The information on the levels of the prescribed income and asset limits is obtainable from any social security field units or the Social Security Field Unit (Guangdong Scheme and Fujian Scheme) or by visiting the SWD's website (<http://www.swd.gov.hk>).]

- (ii) Details of "Income and Assets for Old Age Living Allowance (including Old Age Living Allowance under Guangdong Scheme and Fujian Scheme)" are at Annex 2 on pages 12 and 13.

Application Procedures

An/A Old Age Allowance/Disability Allowance/Old Age Living Allowance applicant or his/her relative/friend can make an application directly with the respective social security field unit for the place of residence of applicant by phone, by fax, by e-mail, by post, by online form or in person. An application may also be made through a referral to SWD by another government department or a non-governmental organisation. The applicant can check the information of the social security field unit and download the “Social Security Allowance Scheme Application Form” from the SWD’s website (<http://www.swd.gov.hk>) and return the completed application form together with photocopies of relevant supporting documents to the respective social security field unit by post or in person.

An applicant of Guangdong Scheme and Fujian Scheme must complete the application procedures in person in Hong Kong, prior to which the applicant is required to return the completed “Guangdong Scheme and Fujian Scheme Application Form” together with two recent photos and photocopies of all relevant supporting documents to the Social Security Field Unit (Guangdong Scheme and Fujian Scheme) by post or in person first. An applicant can also make an application by online form. The “Guangdong Scheme and Fujian Scheme Application Form” and the “Application for Guangdong Scheme and Fujian Scheme Guidance Notes” can be downloaded from the SWD’s website or obtained from any social security field units. Applicants can also obtain the Application Form and Guidance Notes from the Social Security Field Unit (Guangdong Scheme and Fujian Scheme) by phone or by post. For applicants who have already settled in Guangdong (only applicable to Guangdong Scheme)/Fujian (only applicable to Fujian Scheme) and can produce medical proof(s) issued by public hospital/clinic indicating that they may not be able to travel to Hong Kong for the application due to health condition, SWD will request its agent(s) to assist the applicants in completing the application procedures.

As soon as an application is received, an officer of the SWD will make arrangements for an interview with the applicant. After completion of investigation, a formal notification letter will be sent to the applicant. All the application procedures are to be processed in Hong Kong. SWD may, where necessary, ask the applicant for supplementary information. It will speed up the process of an application if the applicant or his/her guardian/appointee can produce the following documents during the interview:

- (1) relevant documents confirming the applicant’s age and residence in Hong Kong [e.g. Hong Kong Identity Card, Birth Certificate, or other acceptable proofs of identity and travel documents (with printed copy of e-Visa, if applicable), etc.];
- (2) for Disability Allowance application, in addition to the above documents, any hospitalisation records or follow-up appointment slips in public hospitals/clinics to facilitate the arrangement of a medical assessment.

Note:

SWD accepts application for Old Age Living Allowance/Old Age Allowance (including Old Age Living Allowance/Old Age Allowance under Guangdong Scheme/Fujian Scheme) within one month prior to the applicant's reaching the respective qualifying age (i.e. the 65th or 70th birthday) for the allowance. Under this arrangement, the date the applicant reaching the respective qualifying age for the allowance is regarded as the date of application. The payment of allowance will be calculated from the date the applicant fulfils the qualifying age and satisfies all the eligibility criteria.

Person Unable to make Application by Himself/Herself

If an applicant is aged below 18 without a parent or legal guardian or is an adult aged 18 or above who is medically certified to be mentally unfit to make a statement rendering him/her unable to make an application by himself/herself, which is verified by SWD, an appointee will be appointed by the Director of Social Welfare to act on his/her behalf. The Guangdong Scheme/Fujian Scheme appointee is required to provide the reason(s) for the need to move to Guangdong/Fujian of Guangdong Scheme/Fujian Scheme applicant.

Payment of Allowance and Rate of Allowance

Payment will be calculated from the date of receipt of application by SWD (or the date of application or referral if the application is referred by another organisation) or the date of eligibility, whichever is later. Allowances are paid monthly at a flat rate to eligible applicants. Leaflets on the rates of allowance are obtainable on request.

Note:

A monthly transport supplement is payable to eligible Disability Allowance applicants who are in the age group of 12 to 64 to encourage them to participate more in activities away from home, thereby enhancing their integration into society. It is paid at a flat rate together with the allowance to eligible Disability Allowance applicants.

Payment Method

Allowance is usually credited to the applicant's/guardian's/appointee's designated bank account in Hong Kong (joint bank account is not accepted) once a month. Under exceptional circumstances, special delivery of cash directly to the applicant can be arranged (not applicable to Guangdong Scheme/Fujian Scheme).

Permissible Limit of Absence from Hong Kong/ Guangdong/Fujian during Receipt of Allowance

Old Age Allowance/Disability Allowance/Old Age Living Allowance

Where a recipient of Old Age Allowance/Disability Allowance/Old Age Living Allowance has resided in Hong Kong for not less than 60 days in a payment year, his/her temporary absences from Hong Kong (i.e. leaving Hong Kong for the Mainland, Macao or overseas countries/territories) will not affect the payment of allowance on condition that the total number of days of absence in the year does not exceed 305 days (or 306 days in a leap year). In other words, a recipient will be entitled to a full year allowance if he/she satisfies the minimum residence period of 60 days in Hong Kong in a payment year.

If a recipient has resided in Hong Kong for less than 60 days in a payment year, he/she is not entitled to any absence allowance in that year. He/She is eligible to receive allowance only for the periods during which he/she has resided in Hong Kong. If any overpayment involved, the recipient/guardian/appointee must refund the overpaid allowance to the SWD.

Guangdong Scheme/Fujian Scheme

Where a recipient of Guangdong Scheme/Fujian Scheme has resided in Guangdong (only applicable to Guangdong Scheme)/Fujian (only applicable to Fujian Scheme) for not less than 60 days in a payment year, his/her temporary absences from the province concerned (absence from Guangdong/Fujian means leaving Guangdong/Fujian for other provinces on the Mainland, Hong Kong, Macao or overseas countries/territories) will not affect the payment of allowance on condition that the total number of days of absence from the province concerned in the year does not exceed 305 days (or 306 days in a leap year). In other words, a Guangdong Scheme/Fujian Scheme recipient will be entitled to a full year allowance if he/she satisfies the minimum residence period of 60 days in Guangdong (only applicable to Guangdong Scheme)/Fujian (only applicable to Fujian Scheme) in a payment year.

If a recipient has resided in Guangdong (only applicable to Guangdong Scheme)/Fujian (only applicable to Fujian Scheme) for less than 60 days in a payment year, he/she is not entitled to any absence allowance in that year. He/She is eligible to receive allowance only for the periods during which he/she has resided in Guangdong (only applicable to Guangdong Scheme)/Fujian (only applicable to Fujian Scheme). If any overpayment involved, the recipient/appointee must refund the overpaid allowance to the SWD.

Note :

- (i) The payment year under the Scheme refers to the 12-month period from the date when the recipient meets the eligibility criteria for receiving the allowance (For example, if a person was eligible for receiving the allowance from 15 June 2023, the first payment year is from 15 June 2023 to 14 June 2024, the second payment year from 15 June 2024 to 14 June 2025 and so forth).
- (ii) Subject to there being sufficient documentary proof, consideration can be given to disregarding a recipient's absences from Hong Kong (only applicable to Old Age Allowance/Disability Allowance/Old Age Living Allowance recipients) or Guangdong (only applicable to Guangdong Scheme recipients) or Fujian (only applicable to Fujian Scheme recipients) arising from paid work.
- (iii) Consideration can also be given to disregarding a Disability Allowance recipient's absences from Hong Kong arising from full-time study on condition that there is sufficient documentary proof.

Other Welfare Needs

If, during the course of enquiries into an application for Social Security Allowance, it becomes apparent that the applicant has other welfare needs (e.g. financial assistance or other welfare services), SWD will look into these needs and render appropriate assistance (e.g. CSSA or rehabilitation services).

Appeals

If an applicant disagrees with the decision of SWD, he/she may lodge an appeal with the Social Security Appeal Board, which is an independent body comprising non-officials appointed by the Chief Executive. An appeal must be lodged within four weeks immediately following the date of notification of the decision from the Director of Social Welfare. Enquiries about the appeal procedures can be made with the social security field unit concerned.

Responsibilities of the Applicant/Guardian/Appointee

The applicant or his/her guardian/appointee must provide true, correct and complete information to SWD. In case of any change in circumstances, such as change of address, imprisonment or detention in legal custody, admission to or discharge from residential institutions subsidised by the government or all public hospitals and institutions under the Hospital Authority, or boarding or no longer boarding in special schools under the Education Bureau (only applicable to Higher Disability Allowance applicants) and absences from Hong Kong (only applicable to Old Age Allowance/Disability Allowance/Old Age Living Allowance recipients)/Guangdong (only applicable to Guangdong Scheme recipients)/Fujian (only applicable to Fujian Scheme recipients) exceeding the permissible limit, etc., the applicant or his/her guardian/appointee should report the change immediately to the social security field unit concerned or SWD's agent(s) (only applicable to Guangdong Scheme and Fujian Scheme). SWD conducts data matching periodically/on need basis with other government departments, banks and organisations (including the Immigration Department, Treasury, Correctional Services Department, Land Registry, Companies Registry, the Hospital Authority, Transport Department and HKMC Annuity Limited, etc.) to cross-check the information provided by the applicant or his/her guardian/appointee. SWD or its agent(s) (only applicable to Guangdong Scheme and Fujian Scheme) will also conduct reviews on targeted Old Age Allowance/Disability Allowance/Old Age Living Allowance/Guangdong Scheme/Fujian Scheme cases through different means including home visits or by post. The applicant or his/her guardian/appointee should cooperate fully with SWD or its agent(s) (only applicable to Guangdong Scheme and Fujian Scheme).

Enquiries

For more information about the Scheme, please visit the SWD's website (<http://www.swd.gov.hk>) or Guangdong Scheme website (<http://www.swd.gov.hk/gds>) or Fujian Scheme website (<http://www.swd.gov.hk/fjs>). Enquiries about the Scheme can be made to the Departmental Hotline Service Unit (Telephone no.: 2343 2255, Fax no.: 2763 5874) or the social security field unit or the Social Security Field Unit (Guangdong Scheme and Fujian Scheme).

Reporting Suspected Fraud and Abuse Cases

If you have any information on any person suspected to have obtained the allowance by deception, please report to our social security field units, Fraud Investigation Teams, Report Fraud Hotline at 2332 0101 directly, email at fits@swd.gov.hk, by online form or complete the "Reporting Form for Suspected Fraudulent Claims for Comprehensive Social Security Assistance (CSSA) / Social Security Allowance (SSA)" and send it by post or by fax (fax no. 2718 8595). The "Reporting Form" can be downloaded in SWD Homepage or obtained from the social security field units, integrated family service centres of SWD, district offices of the Home Affairs Department and management offices of the Housing Department.

Definition of “Severely Disabled”

A person will be considered as severely disabled within the meaning of this Scheme if he/she is certified by the Director of Health or the Chief Executive of the Hospital Authority (or under exceptional circumstances by a registered medical practitioner of a private hospital) as falling into one of the following categories:

(a) Disabling Physical or Mental Condition

- (1) Loss of functions of two limbs
- (2) Loss of functions of both hands or of all fingers and both thumbs
- (3) Loss of functions of both feet
- (4) Total loss of sight
- (5) Total paralysis (quadriplegia)
- (6) Paraplegia
- (7) Illness, injury or deformity resulting in being bedridden
- (8) Any other conditions including visceral diseases which produces a degree of disablement as specified^{Note}. That means, a person is suffering from a disabling physical or mental condition (including but not limited to organic brain syndrome, intellectual disability, psychosis, neurosis, personality disorder) which produces a degree of disablement broadly equivalent to that in (1) to (7) above, that it is to say, the person needs substantial help from others to cope with daily life.

(b) Profoundly Deaf

This means that a person, who suffers from a perceptive or mixed deafness with a hearing loss of 85 decibels or more in the better ear for pure tone frequencies of 500, 1 000 and 2 000 cycles per second, or 75 to 85 decibels with other physical handicaps which include lack of speech and distortion of hearing.

Note:

The severe disability produces significant restriction or lack of ability or volition comparing to other persons of the same age to perform **at least one or more** of the following activities in daily living to the extent that substantial help from others is required:

- (1) working in the original occupation and performing any other kind of work for which he/she is suited (not applicable for person aged below 15 years)
- (2) coping with self-care and personal hygiene such as feeding, dressing, grooming, toileting and/or bathing
- (3) maintaining one's posture and dynamic balance while standing or sitting, for daily activities, managing indoor transfer (bed/chair, floor/chair, toilet transfer), travelling to clinic, school, place of work
- (4) expressing oneself, communicating and interacting with others, maintaining cognitive abilities (orientation, attention, concentration, memory, judgment, thinking, learning ability, etc.), maintaining emotional control and social behaviour

Income and Assets for Old Age Living Allowance (including Old Age Living Allowance under Guangdong Scheme and Fujian Scheme)

- ◆ “Income” includes wages from employment, income from handiwork, business, etc. (including salaries, wages, monthly commissions or bonuses received, and monthly income from self-employment); retirement benefits/pensions; net income on rentals collected; and payout from the annuity scheme(s) ⁽¹⁾. Contributions from family members, relatives or friends, and monthly payments received under the Reverse Mortgage Programme (RMP) (only applicable to the RMP where the property as collateral is an owner-occupied property) and the Policy Reverse Mortgage Programme are excluded, but any unspent and accumulated amount of savings/cash in hand generated will be treated as “assets”.
- ◆ “Assets” ⁽²⁾ include land and non-owner-occupied properties ⁽³⁾; cash in hand; bank savings; investments in stocks and shares (including bonds, trust fund, interest in any business of sole proprietorship, partnership or firms/limited companies and accrued retirement benefits ⁽⁴⁾); vehicle for commercial use/investment (e.g. taxi and public light bus) and its business licence; and gold bars and gold coins, etc. Owner-occupied property ⁽³⁾, columbarium niche for self-use in future, and the cash value of insurance schemes are excluded.

Note:

- (1) Annuity Schemes include “HKMC Annuity Plan” launched by HKMC Annuity Limited and other annuity schemes in the market. The payout under the annuity scheme(s) provided on a regular basis (normally on a monthly basis) is counted as income. If the regular payout is provided on quarterly, half-yearly or yearly basis, it will be apportioned according to the number of months covered as the monthly income. However, the pre-surrender value of the annuity scheme(s) will be disregarded under the asset test. The surrender value (if any) after surrendering the annuity scheme(s) will be counted as assets.
- (2) Including those in Hong Kong, Macao, the Mainland or overseas separately or jointly owned by the applicant and/or his/her spouse/cohabiting partner (if applicable) or jointly owned with other person(s).

- (3) Properties include land, real estate and parking space of any use in and outside Hong Kong (only applicable to Old Age Living Allowance)/Guangdong (only applicable to Old Age Living Allowance under Guangdong Scheme)/Fujian (only applicable to Old Age Living Allowance under Fujian Scheme). Only the value of one residential property which is the principal place of residence in Hong Kong (only applicable to Old Age Living Allowance) or in Guangdong (only applicable to Old Age Living Allowance under Guangdong Scheme) or in Fujian (only applicable to Old Age Living Allowance under Fujian Scheme) and one parking space for self-use are regarded as “owner-occupied properties” and are disregarded under the asset test. Other real estate and parking space separately or jointly owned by the applicant and/or his/her spouse/cohabiting partner (if applicable) or jointly owned with other person(s) are regarded as “non-owner-occupied properties” and should be taken into account for assessment of “assets”.
- (4) Accrued retirement benefits refer to the retirement benefits currently held in Mandatory Provident Fund (“MPF”) Scheme(s) or other retirement scheme(s). The estimated total amount of such accrued benefits is based on information on the latest benefit statement(s) issued by MPF trustee(s) or other retirement schemes trustee(s)/administrator(s) or information obtained through other relevant documents. For applicant’s spouse/cohabiting partner (if applicable) aged below 65, the accrued retirement benefits (only applicable to the accrued retirement benefits derived from mandatory contributions and tax deductible voluntary contributions) of the spouse/cohabiting partner are disregarded under the asset test while the monthly mandatory contributions to MPF Scheme(s) or other retirement scheme(s) are disregarded under the income test. However, the accrued retirement benefits withdrawn are treated as assets.

